10

The Worth of a Penny:

OR, A

CAUTION

TO KEEP

MONEY.

With the Causes of the Scarcity and misery of the want thereof, in these hard and Mercileſs Times.

As alſo how to ſave it, in our Diet, Apparel, Recreations, &c.

And alſo what honeſt Courſes men in want may take to live.

By *HENRY PEACHAM* Mr. in Arts, ſometime of *Trinity* Colledge, *Cambridge*.

Now newly Reprinted according to Order, and made more publick than heretofore: with ſome Additions of Notes in the Margin; and the Greek and Latine Sentences Engliſhed. Now laſt of all, are added, ſome grave Sentences, with many learned Obſervations, in a different Letter from the formr: With a Catalogue of the Bills of Mortality, from the year of our Lord, 1642. unto 1676.

London, Printed by *S.* and *B. G.* for *Thomas Lee*, at the Turks-head in *Fleetſtreet*, over againſt *Fetter-lane*, 1677.

To the every way deserving and worthy Gentleman, Mr. *Richard Gipps*, eldest Son unto Mr. *Richard Gipps*, one of the Judges of the Court of *Guild-Hall*, in the City of *LONDON*.

Sir.

WHen I had finished this Discourse of The Worth of a Penny, *or*, A Caution to keep Money; *and bethinking my self unto whom I should offer this Dedication, none came more opportunely into my thought than your self; for I imagined, If I should Dedicate the same to any penurious or miserable-minded man, it would make him worse, and be more uncharitable and illiberal; if unto a bountiful and free-minded Patron, I should teach him to hold his hand, and, against his nature, make him a Miser. I, to avoid either, made choice of your self, who, being yet unmarried, walk alone by your self, having neither occasion of the one, nor the other; Beside, you have travelled* France *and* Italy, *and, I hope, have learned Thrift in those places, and understand what a vertue Parsimony is for want whereof, how many young Heirs in* England *have gallop'd through their Estates before they have been thirty? Lastly, my obligation is so much to your learned and good Father, and for goodness your incomparable Mother, that I should ever have thought the worse of my self, if I had not* (Cùm tota mea supellex sit chartacea, *as* Erasmus *saith*) *expressed my duty and hearty love unto you, one way or other.*

Whose in all service

I am truly,

Hen. Peacham.

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THE

The VVorth of a PENNY.

OR, A

Caution to keep Mony.

THE Ambaſſador of *Mully Hamet Sheck* King of *Morocco*; when he was in *England*, not many years ſince, ſaid on a time, ſitting at Dinner at his Houſe in *Wood-ſtreet*, He thought verily that *Algiers* was four times as rich as *London*: An *Engliſh* Merchant replyed, that he thought not ſo, but that *London* was far richer than that; and for plenty, *London* might compare with *Jeruſalem* in the peaceful dayes of *Solomon*. For my part, I believed neither, eſpecially the Merchant; for, in the time of *Solomon*, Silver was as plentiful in *Jeruſalem*, as Stones in the Street; but with us, Stones are in a far more abundance; when in every Street in *London* you may walk over five thouſand Load ere you will find a ſingle penny. Again, the general complaint and murmur throughout the Kingdom, of the ſcarcity and want of Mony, argues that we fall far ſhort of that plenty, which the Merchant imagined.

And one time, I began to bethink my ſelf, and to look into the cauſes of our want, and this general ſcarcity; and I found them manifold. Firſt, ſome men, who by their wits or induſtry (or both) have ſcrued or wound themſelves into vaſte Eſtates, and gathered thouſands, like the Griffons of *Bactria*: when they have met with a Gold Mine, ſo brood over, and watch it day and night, that it is impoſſible for Charity to be regarded, Virtue rewarded, or Neceſſity relieved: and this we know to have been the ruin, not only of ſuch private perſons themſelves, but of whole Eſtates and Kingdomes. That I may inſtance one for many: *Conſtantinople* was taken by the Turk, when the Citizens abounding with wealth and Mony, would not part with a penny in the common neceſſity; no, not for

the repair of their battered Walls, or the levying of Souldiers to defend them.

Another sort dote upon the stamp of their money, and the bright lustre of their Gold, and rather than they will suffer it to see the light, will hide it in Hills, old Walls, Thatch, or Tiles of their Houses, Tree-roots, and such places; as, not many years since, at *Wainflet* in *Lincolnshire*, there was found in digging of a Back-side to sow Hemp in, an old rusty Helmet of iron, rammed in full of Pieces of Gold, with the Picture and Arms of King *Henry* the first (*a*); and Mony thus hid the Owner seldome or never meets withal again, being many times prevented by sudden death, lost by casualty, or their forgetfulness.

a *Helmets eaten through with their own rusts, have been found filled with monies of ancient inscription.*

Mounsieur *Gaulart* a great man of *France* (though none of the wisest) in the times of the Civil Wars, buried some two thousand Crowns a mile or two from his house in an open Fallow Field; and that he might know the place again, took his mark from the Spire of a Steeple that was right against the place: the Wars being ended he came with a friend of his, as near the place as he could guess, to look for his mony, which he not finding and wondring what the reason should be, after (in the circumference) he had gone about, the Steeple (being right against it, which way soever he went) quoth he to his Friend, is there no cheating Knave (think you) in the Steeple that turns it about, intending to cheat me of my mony, imagining that it went round and himself stood still (*b*), as *Copernicus* did of the Globe of the Earth.

b *About thirty and five years since, not far from* Dunstable *many pieces of Silver were taken up, which the Plow had thrown upon the edge of the Furrow: Being examined, they were found to be silver, with the impression of* Cæsar *on them. Mr.* John Selden *much valued them for their Antiquity, some of them having been stamped (as he said) above nine hundred, and some a thousand years.* c *It is conceived many great sums of money, are still under ground, which were buried there during the heat of the late unnatural Wars.*

Indeed, much Money and Treasure, in former times, as in the invasions of the *Saxons*, *Danes*, and *Normans* here with us, and of others in other places, hath been this way bestowed (*c*), and for this reason in such troublesome times, become scarce for whole ages after: but this is no cause of want of mony in our times, wherein it is true we have little money to hide, yet there are not wanting among us, those *Monedulæ*, or Money-hiding Daws; who repine and envy, that either King, or Countrey should be one penny better (yea even in the greatest extremity)

for

for what they have conveyed into their holes. And moſt true it is, that Mony ſo heaped up in Cheſts, and odd Corners, is like (as one ſaith) unto dung, which while it lyeth upon an heap doth no good, but diſperſed and caſt abroad, maketh fields fruitful. Hence *Ariſtotle* concludeth, that the Prodigal man is more beneficial to, and deſerveth better of his Country, then the Covetous Miſer; every Trade and Vocation fareth the better for him, as the Tailor, Haberdaſher, Vintner, Shoomaker, Sempſter, Hoſtler, and the like.

The Covetous perſon is acquainted with none of theſe, for inſtead of Sattin, he ſuits himſelf with Sacken; he trembles as he paſſeth by a Tavern door, to hear a Reckoning of 8. s. ſent up into the *Half-moon*, for Wine, Oyſters, and Faggots: for his own natural drink (you muſt know) is between that the Frogs drink and a kind of pitiful ſmall Beer (*d*), too bad to be drunk, and ſomewhat too good to drive a Water-mill: the Haberdaſher gets as little by him, as he did by an old acquaintance of mine, by *Linne* in *Norfolke*, who when he had worn a Hat eight and thirty years, would have petitioned the Parliament againſt Haberdaſhers, for abuſing the Countrey in making their Ware ſo ſlight: for the Shoomaker, he hath as little to do with him, as ever *Tom Coryat* had: for Sempſters (it is true) that he loves their faces better then their faſhions: for Playes, if he read but their Titles upon a Poſt, he hath enough. Ordinaries he knowes none, ſave ſome of three pence in *Black-horſe* Ally, and ſuch places. For Tapſters, and Hoſtlers, they hate him as Hell, as not ſeeing a Mote in his Cup once in ſeven years. This miſerable Maſter ſupped his man and himſelf at the Inne with a quart of milk.

d Scar *Beer brewed with Broom in the Low-Countreys at a penny farthing the Gallon, is much like it.*

Another cauſe of ſcarcity and want of Money, are peaceful times, the Nurſes of Pride and Idleneſs, wherein people increaſe, yet hardly get employment: thoſe of the richer and abler ſort give themſeleves to obſerve and follow every faſhion, as what an infinite ſum of *Money* yearly goeth out of this Kingdom into Forreign parts, for the fewel of our faſhionable pride? Let me hereto add the multitude of Strangers that daily come over into our warmer Soil, (as the Cranes in Winter betake themſelves to *Egypt*); were having inriched themſelves through our folly and Pride, return and purchaſe great Eſtates in their own Countreys, exhaunſing there our Moneys to a higher rate (*b*) to their exceſſive gain, and the impoveriſhing our

a *The* Engliſh *Gold being at a*

higher value beyond the Seas, than in our own Nation, is a great cause of the transportation of it.

people of *England*. Let me add hereto, besides the great sums of Mony, and many other great and rich gifts, which have been formerly conferred upon Strangers, which how they have deserved, I know not; some, I am sure, like Snakes taken up, and having gotten warmth from the Royal Fire, have been ready to hiss at, and sting (as much as in them lieth), both their finders and their founders.

Again, there is an indisposition of many men to part with mony in these fickle times, being desirous, if the worst should happen, to have their friends about them, as Sir *Thomas Moor* said, filling his pockets with gold, when he was carried to the Tower.

There is likewise, almost a sensible decay of Trade and Traffick, which being not so frequent, as heretofore, by reason (as some would have it) the Seas are now more pestered with Pirates, than in times past; the *Receit of custom*, like the stomach, wanting the accustomed nourishment, is constrained to suck it from the neighbour Veins, to the ill disposition, and weakening of the whole Body.

Now much gold is conveyed thither in every Fleet.

They are no few or small sums, which in pieces of Eight are carried over to the *East-Indies*, no doubt to the great profit, and enriching of some in particular, but whether of the whole Kingdom in general, or not, I know not. What hurt our late questioned Patentees (in Latin, *Hirudines*) have done to the common body, in sucking and drawing forth even the very life-blood from it, we know daily, and more we shall know shortly; I wish some of the craftiest, and most dangerous amongst them might be singled out for examples; remembring that of *Tacitus*,

Pœna ad paucos, timor ad multos.

The punishment to few, but the terror to many.

All people complain generally (as I have said of the want of Mony, which like an Epidemical disease, hath over-run the whole Land: the City hath little Trading (*which is the Mother of Mony*) *for he who buyes and sells, feels not what he spends*: (Country Farmers complain of their Rents yearly raised, especially by their Catholick Landlords, which in times past have been accounted the best; though now the case is altered, (and easily may the reason be guessed) yet can find no utterance for their Commodities, or must sell them at under rates. Scholars without Mony, get neither Patrons nor Preferment.

One very well compared worldly Wealth, or Mony, unto a Foot-

Foot-ball: ſome few nimble-heeled and headed run quite away with it, when the moſt are only loookers on, and cannot get a cick at it in all their lives.

Go but among the Uſurers in their Walks in *Moor-Fields*, and ſee if you can borrow an hundred pounds of any of them, without a treble ſecurity, with the uſe, one way or other doubled; and as your ſelf, ſo muſt your Eſtate be particularly known. A pleaſant Fellow came not long ſince, to one of them, and deſired him that he would lend him fifty pounds: quoth the Uſurer, My Friend, I know you not. For that reaſon only, I would borrow the mony of you, ſaid the other: for if you knew me, I am ſure you would not lend me a penny.

A Country Tenant meeting with his miſerable Landlord in the Term-time, did offer him the courteſie of a pint of Sack, to whom the Landlord ſaid, be a good Husband, and ſave one ſixpence, and give me the other, and I will take it as kindly, as if you had ſpent the whole twelve pence,

Another meets a Creditor of his in *Fleet-ſtreet*, who ſeeing his cold Debtor, Oh Maſter *A.* quoth he, you are met in good time, you know there is mony between us, and hath been a long time, and now it is become a ſcarce commodity. It is true Sir, quoth the other, for (he looking down upon the ſtones that were between) in good faith I ſee none: and this was all the Citizen could get at that time, but afterwards he was well ſatisfied.

Whom will it not vex, to be indebted to many of your Shopkeepers! who, though they have had their Bills truly paid them, for many years together; yet upon the ſmalleſt diſtaſte of a petty miſtake in reckoning, or ſome remnant behind, are called upon, openly railed at, by their impudent and clamorous Wives inſulted over, and laſtly arreſted; which ſhould, methinks, teach every young Faſhion-monger, either to keep himſelf out of debt, or mony in his purſe, to provide *Cerberus* a ſop.

Another miſery proceeding from the want of mony, is, that when it is due unto you by your own labour or deſert, from ſome rich, miſerable or powerful man or other, by long waiting day by day; yea, hourly attendance at his Houſe or Lodging, you not only loſe your time and opportunity of getting it elſewhere, and when all is done to be paid after five in the hundred in his countenance, or elſe fair and candid promiſes, which will enrich you ſtraight, *Promiſſis dives quamlibet eſſe poteſt.* If words and promiſes would paſs for Coin, there would be no man poor. And ſome men there are of that curriſh and inhumane nature, whom if you ſhall importune through urgent neceſſity, then are you in danger to loſe both your monies and their favours for ever.

Would you prefer and place your Son in the University? Let him deserve never so well, as being an able and ready Grammarian; yea, Captain of his Form, you shall very hardly prefer him, without great Friends joyned with your great purse; for those just and charitable times, wherein desert seldome went without its due, are gone; the like I may say of the City; where, if the Trade be any thing like, you cannotplace your Son under threescore or an hundred pounds, though by nature he were (as many are) made for the same, and of wit and capacity never so pregnant.

Or have you a Daughter, by birth well descended, vertuous, chaste, fair, and comely, indued with the best commendable qualities, that may be required in a young, beautiful, and modest Maid, if you have not been in your life-time thrifty to provide her a portion, she may live till she be as old as *Creusa*, or the Nurse of *Æneas*, e're you shall get her a good Match,

Nam genus & formam Regina pecunia donat.

Mony's a Queen, that doth bestow.
Beauty and Birth to high and low.

is as true as old: Hence the Dutch hath a Proverb, that *Gentility and fair Looks buy nothing in the Market.*

If you happen to be sick and ill, if your purse hath been lately purged the Doctor is not at leasure to visit you; yea, hardly your neighbours and familiar friends; but unto monied and rich men, they flie as Bees to the willow palms; and many times, they have the judgement of so many, that the sick is in more danger of them, than his disease.

A good and painful Schollar having lately taken his Orders, shall be hardly able to open a Church door without a golden Key, when he should ring his Bells; hence it cometh to pass, that so many of our prime wits run over-Sea to seek their fortunes, and prove such Vipers to their Mother Country.

Have you but an ordinary suit in Law, let your Cause or Case be never so plain or just, if you want wherewith to maintain it, and as it were ever and anon to water it at the root, it will quickly wither and die, I confess friends may do much to promote it, and may prevail by their powerful assistance in the prosecution, as in the following Story appears.

There

There was of late years in *France*, a marvellous fair and goodly Lady, whose Husband being imprisoned for debt, or something else was constrained to be his Solicitor, and in her own Person to follow his suit in Law, through almost all the Courts in *Paris*, and indeed through her favour, gat extraordinary favour among the Lawyers and Courtiers, and almost a final dispatch of all her business, only she wanted the Kings hand (who was *Henry* the fourth of famous memory) : He, as he was noble, witty and an understanding Prince, understanding how well she had sped (her suit being in the opinion of most men desperate or lost) told her that for his part he would willingly sign her Petition : withal, he asked how her Husband did, and bad her from himself to tell him, *That, had he not pitcht upon his Horns he had utterly been spoiled and crusht.* So that hereby was the old Proverb verified : *A Friend in Court is better than a Penny in the Purse* : But as Friends go now a dayes, I had rather seek for them in my Purse, than in the Court, and I believe many Courtiers are of my mind. Again, to teach every one to make much of, and to keep mony when he hath it : let him seriously think with himself, what a misery it is, and how hard a matter to borrow it, and most true it is, that one saith,

Beauty if not well governed proves more an Enemy than Friend.

It is good to have Friends, but it is far better never to have need of them.

Semper comitem æris alieni esse miseriam.

That Misery is ever the Companion of borrowed Mony.

Hereby a man is made cheap, and undervalued, despised, deferred, mistrusted, and oftentimes flatly denyed. Besides upon the least occasion, upbraided therewith in company and among friends ; and sometimes necessity drives men, to be beholden to such as at another time they would scorn to be, wherein the old saying is verified :

Miserum est debere cui nolis.

A miserable thing it is, to owe mony to him, whom thou wouldest not.

And on the countrary, how bold, confident, merry, lively, and ever in humour are monied men (*for being out of debt, they are out*

of

They need not go by-ways, but are ſtreet proof.

of danger) ? they go where they liſt, they wear what they liſt, they eat and drink what they liſt, and as their minds, ſo their bodies are free ; they fear no City-Serjeant, Court-Marſhalman, or Country-Bailiff : nor are they followed or dogged home to their Ordinaries and lodgings, by City ſhopkeepers, and other Creditors, but they come to their Houſes and ſhops were they are bidden welcome ; and if a ſtool befetcht into the ſhop it is an extraordinary favour, becauſe all paſſers-by take notice of it ; and theſe men can bring their Wives or Friends to ſee in Court the King and Queen at Dinner, or to ſee a Mask, by the means of ſome eminent man of the Guard, or the Carpenter that made the Scaffold.

The Common and Ordinary cauſes why men are poor and want Mony.

The bleſſing of God upon the poſterity of the induſtrious and contented.

THere muſt, by the Divine Providence, in the Body of a Common-wealth, be as well poor as rich, even as an humane Body cannot ſubſiſt without hands and feet to labour, and walk about to provide for other members, the rich being the Belly, which devour all, yet do no part of the work : but the cauſe of every mans poverty is not one and the ſame. Some are poor by condition, and content with their Calling ; neither ſeek, nor can work themſelves into better Fortune ; yet God raiſeth up as by Miracle, the Children and Poſterity of theſe, oftentimes to poſſeſs the moſt eminent Places either in Church or Common-wealth, as to become Arch-biſhops, Biſhops, Judges, Commanders, Generals in the Field, Secretaries of State, States-men, and the like, ſo that it proveth not ever true which *Martial* ſaith,

Pauper eris ſemper, ſi pauper es, Æmiliane.

If poor thou beeſt, poor thou ſhalt ever be,
Æmilianus, I aſſure thee.

Of this condition are the great number in every Kingdom. Others there are, who have poſſeſſed great Eſtates, but thoſe Eſtates, (as I have ſeen and known it in ſome Families, and not far from the City) have not thrived or continued, as got-

ten

ten by oppreſſion, deceit, uſury, and the like, which commonly laſteth not to the third Generation, according to the old ſaying,

De male quæſitis vix gaudet tertius hæres.

The Grand-child ſeldome is the Heir
Of Goods that evil gotten are.

The King of good fellowes is appointed for the Queen of Beggars.

Others come to want and miſery, and ſpend their fair Eſtates in wayes of vitious living, as upon Drink and Women; for *Bacchus* and *Venus* are inſeperable companions, and he that is familiar with the one, is never a ſtranger to the other.

Uno namque modo, Vina Venuſque nocent.

In one ſame way, manner, and end,
Both Wine and Women do offend.

Some again live in perpetual want, as being naturally wholly given to idleneſs, *which turns the edge of Wit, and is the key of Beggery:* Theſe are the Drones of the Common-wealth, who deſerve not to live, *Qui non laborat, non manducet*: He that laboureth not, muſt not eat. *Labour night and day, rather than be burthenſome*, ſaith the Apoſtle *Paul*: both Country, and City ſwarm with theſe kind of people, *The diligent hand* (ſaith *Solomon*) *ſhall make rich, but the Sluggard ſhall have ſcarcity of Bread.* I remember, when I was in the *Low-Countries*, there were three Souldiers, a *Dutchman*, a *Scot*, and an *Engliſhman*, for their Miſdemeanors condemned to be hanged: yet their lives were beg'd by three ſeveral men, one a *Bricklayer*, that he might help him to make Bricks, and carry them to the Walls; the other was a *Brewer* of *Delft*, who beg'd his man to fetch Water, and do other work in the Brew-houſe: now the third was a *Gardiner*, and deſired the third man to help him to work in, and dreſs an Hop-garden: The firſt two accepted their offers thankfully; this laſt, the Engliſh-man, told his Maſter in plain terms, his friends never brought him up to gether Hops, but deſired to be hanged firſt, and ſo he was.

The reaſons, why perſons of great eſtates do ſuddenly conſume themſelves into nothings.

Others, having had great and fair Eſtates left unto them by friends, and who never knew the pain and care in getting them,

have, as one said truly, galloped through them in a very short time: These are such of whom *Solomon* speaketh, *who, having riches, have not the hearts* (or rather the wit) *to use them*: these men, most aptly *Homer compareth* to the willow-Tree, which he called by a most significant Epithet, ὀλεσίκαρπος in Latine *Frugi-perda*, or Loose-fruit, because the Palms of the Willow-tree are no sooner ripe, but blown away with the Wind. I remember, in Queen *Elizabeths* time a wealthy Citizen of *London* left his Son a mighty Estate in Mony; who imagining, he should never be able to spend it, would usually make Ducks and Drakes in the *Thames* with Twelve-pences, as Boyes are wont to do with Tile-sherds, and Oyster-shels, and in the end he grew to that extreme want, that he was fain to beg or borrow sixpence, having many times no more shooes than feet, and sometimes, as the Begger said in the Comedy, more feet than shooes.

Who more than his worth doth spend,
Maketh a Rope his life to end.

Many also there are, who having been born to fair Estates, have quite undone themselves by marriage, and that after a twofold manner; First, by matching themselves without advice of Parents or Friends in heat of Youth, unto proud, foolish, and light Housewives, or such perfect Linguists, that one were better to take his diet in * Hell, than his dinner at home: And this is the reason, so many of their Husbands travel beyond the Seas, or at home go from Town to Town, from Tavern to Tavern, to look for Company; and in a word, to spend any thing to live any where, save at home in their own houses.

* *A place near to* Westminster-*hall, where very good meat is dressed all the Term time.*

Others there are again, who match themselves for a little handsomeness, and eye-pleasing beauty, (which so soon as poverty cometh in at the door, leapeth out at the window) unto very mean and poor kindred, and sometimes drawn in hereto by broken Knaves, necessitous Parents, who are glad to meet with such, that they may serve them as props to uphold their decaying and ruinous families: and these poor silly young Birds, are commonly caught up before they be fledg'd, and pull'd bare before ever they knew they had Feathers; for their Fathers-in-Law, or some near of the Kin, as soon as they have seen one and twenty, have so belim'd them in Bonds, that they shall hardly, as long as they live, be able to fly over ten Acres of that Land their Friends left them.

If

If Youth be joyned with Honour and Riches, how dangerous; if the Reins be then let loose, we see the many destructive effects it hath, and doth work: but the Three joyned with Wisdom, how honourable and noble are they all? But the greatest snares the Author writes of, is Beauty, which of it self is a blessing. We see how comfortable the Candle causes light, not offending in burning; yet the foolish Flie offends in scorching it self in the flame: yea it is no small misery to become a tentation unto another, and to be made the occasion of others ruin, Beauty being not well governed: Which fails if the Soul answers not the face, for the fouleſt Souls often dwell faireſt; how happy if Vertue be joyned thereto. If Precepts will not forewarn the, yet let a multitude of Examples affright thee from unequal and unfit marriages.

He that takes his full liberty in what he may, shall repent him: How much more in what he should not. Nothing can overturn him that hath power of himself: Learn first by a just survey, to know the just due and lawful bounds of Pleasure, and then know the danger of going beyond a mans strength, use pleasures without Dotage. I never knew a wise man that repented him of too little worldly pleasure: The sureest course in all earthly delights is to rise with an appetite, and to be satisfied with moderation.

A Knight of eight or ten thousand pounds Lands by the year, doted upon a poor Ale-wives Daughter, and made her a Lady: It cannot be denied, but Women of the meaneſt condition, may make good Wives, since *Paupertas non est vitium*, Poverty is no vice: but herein is the danger, that when their Husbands, in a short time, having as it were taken a surfeit of their beauties, and finding their errour, they begin (as I have known many) to contemn them and flie abroad, dote upon others, and deviſe all the wayes they can (being grown desperate) to give or sell all that they have. Besides, such poor ones oftentimes prove so impious and proud, as they make no Conscience to abuse, insult over, and make silly Fools of their Husbands; as by letting and disposing of their Lands, gathering up their Rents, putting away, and entertaining what Servants they list, to verifie that old Verse,

Asperius nihil est humili, cum surgit in altum.

There's nothing more perverse and proud than she,
Who is to wealth advanc'd from beggery.

An Italian Earl, about *Naples*, of a hundred thouſand Crowns by the year in Eſtate, married a Common Laundreſs: whereupon the old *Paſquin* (an Image of *Stone* in *Rome*) the next *Sunday* morning, or ſhortly after, had a foul and moſt filthy *Shirt* put upon his back, and this tart Libel beneath; *Paſquin, how now? a foul ſhirt upon a Sunday?* The *Repoſto*, or anſwer in *Paſquin's* behalf was; *I cannot help it, my Laundreſſe is made a Counteſs.* Beſides, another inconvenience is, that beſides the calling of his Wit and Judgement into queſtion, he draws unto him ſo many Leaches, and down-drawers upon his eſtate, as his Wife hath neceſſitous Friends and Kindred: but they that thus marry, are commonly ſuch young men as are left to themſelves; their Parents, Overſeers, or faithful Friends, being either dead, or far from them.

Nil ait eſſe prius, melius nil, cœlibe vita.

Others, not affecting Marriage at all, live (as they ſay) upon the Commons, unto whom it is death, to be put into the Several; but ſpend what they have altogether in irregular courſes of life, and in change of Houſes and Lodgings, entertainment of new acquaintance, making great Feaſts in Taverns, Invitations, and meetings of their (common) Miſtreſſes, Choach-hire, Clothes in faſhion, and the like (who forget that old, but true Proverb,

Follow pleaſure, and pleaſure will fly:
Flee pleaſure, and pleaſure will be nigh.)

beſides the hanging on, and intruſion of ſome neceſſitous paraſites, of whom they ſhall find as much uſe, as of water in their boots. And it is well ſaid of one, that *he that overmuch ſtudies his own Contentment, ever wanteth it.*

The old Emblem of Suretiſhip.

There are others again of overgood, free natures and diſpoſitions, who are eaſily fetch'd and drawn in by decayed and crafty Knaves. (I call them no better) to enter into Bonds, and to paſs their words for their old Debts, and engagements; and this they are wrought to do in Taverns, in their cups and merriment, at Ordinaries, and the like places. I would have in the faireſt Room of one of theſe Houſes, the Emblem of a gallant young Heir, creeping in at the great end of a Hunters horn with eaſe, but cruelly pinch'd at the coming forth at the ſmall end; a Fool ſtanding not far off, laughing at him: and theſe be thoſe Fools who will be ſo eaſily bound, and paſs their words in their drink.

Facilis

Facilis deſcenſus Averni, Sed revocare gradum,——
'Tis eaſie into Hell to fall,
But to come back from thence is all.

It is eaſie ſlipping in, but the return and getting out is full of difficulty.

Infinite alſo are the Caſualties that are incident to the life of man, whereby he may fall into Poverty, as misfortune by fire, loſs at Sea, robbery, and theft on Land, Wounds, Lameneſs, ſickneſs, *&c.*

Many run out of great eſtates, and have undone themſelves by over ſumptuous building, above and beyond their means and eſtates. *For he that builds a fair Houſe without good counſel, builds himſelf to priſon, it being a ſweet impoveriſhment.*

Others have been undone by careleſs and thriftleſs Servants, ſuch as waſte and conſume their Maſters goods, *(for there is a great deal ſaved, where a little is ſpent)* neither ſaving nor mending what is amiſs, but whatſoever they are entruſted withal, they ſuffer to be ſpoil'd and to run to ruine. For, *Qui modica ſpernit, paulatim diſfluit:* He that deſpiſeth ſmall things, falls by little and little, ſaith the Wiſeman.

Some, (yea a great many) have brought themſelves to beggery by play and gaming, as never lying out of Ordinaries, and Dicing-houſes, which places, like Quick ſands, ſo ſuddenly ſink and ſwallow them, that hardly you ſhall ever ſee their Heads appear any more: *And ſo by theſe idle practices turn the edge of their Wit.*

Others (and great ones too) affect unprofitable, yea, and impoſſible inventions, and practiſes, as the Philoſophers Stone, the Adamantine Alphabet, the diſcovery of that new World in the Moon, by thoſe new deviſed perſpective Glaſſes, (far excelling, they ſay, thoſe of *Galilæus*) ſundry kinds of uſeleſs Wild fire, Water-works, Extractions, Diſtillations, and the like.

If any would be taught the true uſe of money, let him travel into *Italy*; for the *Italian* (the *Florentine* eſpecially) is able to teach all the world Thrift. For *Italy* being divided into many Principalities and Provinces, all very fertile, the Inhabitants are many (and by reaſon ſo often differences amongſt them, apt to take up Arms) the people are ſubject to Taxes, and Impoſitions; as in *Florence*, the Duke hath a Cuſtom at the Gates, even out of Herbs, that are brought for Sallets and Broths into the City.

The

The Symptoms of a Mind dejected and discontent for want of Mony.

HE that wanteth Mony, is for the most part extremely melancholick, in every company or alone by himself, (*He is a Cypher amongst numbers*) especially if the weather be foul, rainy or cloudy. Talk to him of what you will, he will hardly give you the hearing; ask him any questions, he answers you with Monosyllables: as *Tarleton* did one, who out eat him at an Ordinary, *Yes*, *No*, *That*, *Thanks*, *True*, &c. That Rhetorical passage of *Status Translativus*, the State translative, is of great use with him: when he layes the Cause of his want upon others, as protesting this great Lord, that Lady, or Kinsman owes him money, but not a deniere that he can get: He swears, he murmurs against the *French* and other Strangers; who convey such Sums of money out of the Land, besides our Leather-hides, under the colour of Calve-skins, with that he shews you his Boots out at the heels, and wanting mending: He walks with his Arms folded, his Belt without a Sword or Rapier, that perhaps being somewhere in trouble; a Hat without a Band hanging over his eyes, onely it wears a weather-beaten fansie for Fashion sake: He cannot stand still but like one of the Tower Wild-Beasts, is still walking from one end of his Room to another, humming out some new Northern tune or other. If he meets with five or ten pieces, happily conferred upon him by the beneficence of some noble Friend or other, (*although he may carry all his Friends on his back*) he is become a new man, and so overjoyed with his fortune, that not one drop of small drink will down with him that day.

The true Character of an indigent, and discontented Soldier.

The Misery of want of Money, in regard of contempt in the World.

WHosoever wanteth money is ever subject to contempt and scorn in the World, let him be furnished with never so good gifts, either of body or mind: so that most true it is, that one saith,

Nil habet infœlix paupertas durius in se.
Quam quod ridiculos homines facit——
Nothing there is more hard in penury,
Then that it makes men so despis'd to be.

The

The worſt property that poverty hath, it maketh men ridiculous and ſcorn'd; but often-times of ſuch as are more to be contemned themſelves, in regard either of their ignorance or vitious living, or uſeleſs company. If we do look back into better and wiſer Ages, we ſhall find Poverty ſimply in it ſelf, never to have been (as now adayes in this laſt and worſt act of time) eſteemed a Vice, and ſo loathſome as many would have it; it having heen the Badg of Religion and Piety in the Primitive times ſince Chriſt; and of Wiſdom and Contempt of the World, among the wiſeſt Philoſophers long before. But *tempora mutantur*, The times are chang'd. And in theſe times we may ſay with the Wiſeman, *My Son better it is to die than be poor*: for now money is the worlds god, and the Card which the Devil turns up Trump to win the Set withal; for it gives birth, beauty, honour, and credit, and the moſt think it conferreth wiſdom to every poſſeſſor, *Pecuniæ omnia obediunt*: All things obey money; Hence it is ſo admired, that millions venture both Soul and Bodies for the poſſeſſion of it.

Mony the god of the World, and the Devils Trump card.

But there is a worſe effect of Poverty than that; it maketh men diſſolute and vitious: ſo that Debters are ſaid to be Lyers.

O mala Paupertas, vitii ſceleriſque miniſtra.

O wretched Poverty a Bawd
To every wickedneſs and fraud.

Saith *Mantuan*, it wreſteth and maketh crooked the beſt natures of all; which, were their neceſſities ſupplied, would rather die, than do as they ſometims do, borrow and not be able to pay, to ſpeak untruths to deceive, and ſometimes to cheat their own Fathers and Friends. What greater grief can there be to an ingenuous and free Spirit, who ſitting at a Superiours Table, and thought to be neceſſitous, and only to come for a Dinner, than to be placed at the loweſt, to be carved unto of the worſt and firſt cut, as of boil'd Beef, brawn and the like, and if the Lady or looſe bodied Miſtreſs preſents unto him the meat from her Trencher, then aſſuredly it is burnt to the Body; if he be carved out of a Paſty of Veniſon it was ſome part that was Bruiſed in the carriage, and began to ſtink, yet for all this he muſt be obſequious, endure any jeer, whiſper for his drink, and riſe at the coming in of the Baſon and

The want of Mony the occaſion of much contempt, deceit, and wickedneſs.

and Ewer. To do the which, any generous and true noble ſpirit, had rather (as I am perſwaded) dine with my Lord Mayors Hounds in *Finsbury* Fields.

Another miſery a kin to the former, is, what diſcourſe ſoever is offered at ſuch Tables, the neceſſitous man, though he can ſpeak more to the purpoſe than them all, yet he muſt give them leave to engroſs all the talk, though he knows they tell palpable and groſs lies, ſpeak the abſurdeſt nonſenſe, that may be, yet muſt he be ſilent, and be held all the while for a *Vaneant*; Let theſe and the like Examples then be Motives to all to make much of money, to eat their own bread in their houſes, and to be beholden as little as may be to any for their meat; for, *Eſt aliena vivere quadra, miſerrimum.* It is moſt miſerable to live on the Trencher of another man.

Endeavour to earn your bread before you eat it.

How neceſſity and want compelleth to offend both againſt Body and Soul.

SEek *not Death in the error of your lives,* (ſaith the Wiſeman) that is, by taking evil Courſes, to procure unto your ſelves untimely ends; as thoſe do, who through extream neceſſity are conſtrained to ſteal, lye, forſwear themſelves, become Cheaters, common Harlots, and the like; whereof now adayes, we have too many examples every where, to the hazard of their ſouls to Hell, and their bodies to the hands of the Executioner.

The duty of Parents for vertuous education to their children.

Hereby we may ſee, how much it concerns all Parents to give their Children vertuous Education, in the fear of God, and to employ them betimes in honeſt Vocations, whereby they may be armed againſt want and ill courſes. And doubtleſs many (yea too many) Parents have been, and are, herein much to blame; who, when they have given their Children a little breeding and bringing up, till about twelve or fourteen years of age, they forſake them, and ſend them out into the wide World, to ſhift for themſelves, to ſink or ſwim, without Trades or Portions provided: ſo they be rid of a Charge, what care they? Hence we ſee ſo many young men and women come to untimely ends, who living, might have been comforts to their Friends and Parents, and proved good members in the Common-wealth.

Some years ſince, I ſaw one Maſter Ward, *one of the debauchedſt men of that age, much known by the name of* Damme Ward, *and being*

in

in Newgate, *it was reported that he did drink a health to the Devil, but being at* Tiburn, *at his Execution did ſpeak ſhort, beginning thus, A man of an ill name is half-hanged, ſaying, he was in his youth brought up a Gentleman, at the charge of his Fathers Brother, but his Uncle dying, his maintenance failed; wiſhing all Parents to beware how they breed their Children above their meant, and without a Calling; much blaming his Uncles fondneſs; denying the drinking of, and ſuch a Health, ſaid, he was thus forc'd to live by his ſword; confeſt his Fact; and ſo was Executed.*

I ſpake before of idle perſons, who Saint *Paul* denieth to eat: Which are the Drones of a Common-wealth, not to be pitied, whom *Homer* prettily deſcribeth.

Of Frugality or Parſimony, what it is; and of the Effects thereof.

HAving already ſhewed you the miſery of want, from the want of Mony, let me give you a preſervative againſt that want, from the nature and effects of thrift, which if not obſerv'd and look'd to, he ſhall live in perpetual want. And indeed next to the ſerving of God, it is the firſt we ought even from children, to learn in the world; ſome men thrifty and ſparing by nature; yea ſaving even in trifles: as *Charles* the firſt was ſo naturally ſparing that if a point from his hoſe had broken, he would have tyed the ſame upon a knot, and made it to ſerve again.

The diſeaſe of many Ladies, and ſome Gentlewomen.

Others again are thrifty in ſmall matters but laviſh and prodigal in great: theſe, we ſay, are *Penny wiſe and pound fooliſh.* Many great Ladies, and our great Dames are ſubject to this diſeaſe.

Others having had long experience in the world, and having been bitten with want (through their unthriftineſs, when they were young) have proved very good husbands at the laſt.

Others again there be, who cloak their miſerable baſeneſs under the pretence of thrift: as, one would endure none of his family to eat butter with an egg, but himſelf, becauſe it was ſold for five pence the pound.

The definition of Frugality or Thrift.

FRugality is a vertue which holdeth her own, layeth out or expendeth profitably, avoideth unneceſſary expences, much buying, riot, borrowing, lending, ſuperfluous buildings and the like; yet can ſpend in a moderate way, as occaſion and reaſon

ſhall require ; as *That Groat is well ſpent that ſaveth a Shilling.*

Many years ſince a very aged Gentlman, having bought Wares of a Citizen in London ; *the Maſter ſends a young Boy his Apprentice to carry the Goods with the ſaid Party ; the Old Gentlenan gave the Boy a ſingle Penny, ſaying, I give thee but this ſmall piece of mony, but I will give thee good Counſel ; that when thy Maſters more liberal Cuſtomers have given thee to the value of one ſhilling, then ſpend but one penny, and when it increaſeth to two ſhillings, ſpend two pence, and keep the mony, ſpending thus ſparingly, and thou maiſt be a rich man, many years after my death : The Boy obſerving this Rule, did make his Penny, with diligence, and a ſmall portion, up to thouſands of pounds.*

It is a vertue very near allied to liberality, and hath the ſame extreames ; for as liberality is oppoſite to covetouſneſs ; ſo frugality is more oppoſite to profuſeneſs, or prodigality : *For he that liveth not well one year, ſorroweth for it ſeven years after.*

This vertue is the Fountain, or Spring head of benificence and liberality, for none can be bountiful, except they be parſimonious and thrifty. *Bonus Servatius facet bonum Bonifacium*, is an old Monkiſh (but true) Proverb : *Quod ceſſat reditu ex frugalitate ſupplctur, ex quo velut fonte liberalitas noſtra decurrit ; quæ ita tamen temperanda eſt ne nimia profuſione inareſcat.* That which becometh defective in our Revenues, is to be ſupplied by Thrift, from whence as from a Fountain our liberality floweth, which notwithſtanding is ſo to be moderated, that it grow not dry by too much profuſeneſs, ſaith *Seneca.*

The Romans had no dinners but ſuppers ; which were about three of the clock in the afternoon.

It avoideth the ambitious Buildings, Pomps, Shows, Court-maskings, with exceſſive Feaſts and Entertainments ; as *Marc. Anthony* ſpent at one Supper a thouſand wild Boars : *Heliogabalus* had ſerved him up at a Supper likewiſe, ſix hundred heads of *Oſtriches.*

Vitellius, at one Feaſt, had two thouſand Fiſhes, and moſt of ſeveral kinds, beſides ſeven thouſand Fowls.

Many ſuch like Feaſts have been made by the Roman Emperours, and ſome ſo exceſſive, that an infinite quantity of bread, meat, and other good victuals (all ſorts of people being ſatisfied) hath been thrown into the River of *Tiber.*

Again, on the other ſide, there are as miſerable *Enclio's*, and baſe penurious ſlaves, to be found in all parts, yea in every Town of a Kingdom : as one at *Priors-Thorney*, near to *Swaſham* in *Norfolk*

folk, made this man pay a penny out of his wages, for a Rope he cut, when he was hanging himself in his barn.

Another, in the Spring-time, because the Market should not thrive by him, would make boys climbe trees, and search steeples, for all the Crows and Daws they could find, which he lived upon (while they lasted) to save other victuals.

Now there is an αὐταρκεία or a self contented sufficiency, which is most pleasing and agreeable to the nature of many men, as *Phocion*, when *Alexander* had sent him a gift of an hundred Talents of Gold; he sent it back again with this message, That he needed not *Alexanders* mony; ἐπιδείξας πλουσιώτερον τοῦ διδόντος τοσαῦτα; &c. *Thou hast shewed thy self a richer man then the owner himself*, be the words of *Plutarch*. *Shewing he was richer then he that gave it.*

The Derivation of the Word Penny, and of the value and worth thereof.

OUr English Penny consists of four farthings, and a farthing is so called from the Old Saxon or high Dutch, **Ein viert ding**: that is, a fourth thing, because from the Saxon's time, untill *Edward* the third, the Penny of this Land had a Cross struck so deep into the midst thereof, that you might break out any part of the four to buy what you thought good withall, which was in those times their Farthing.

This word Penny is so called, ἀπὸ τῆς πενίας, that is, Poverty: because for the most part poor people are herewith relieved: the old Saxon's called it **Penig**, the High-dutch **Pfennig**, the Netherlands **Penninck**; in Italian *Denarie*, in Spanish *Dinero*, in Latine *Denarius*, which some fetch from the Chaldean, *Denar*; but some body hath taught the Chaldean to speak latine: It is indeed derived *A numero denario*, because *Decem asses* made a Penny; or according to *Plutarch*, *A decem æreis*, καὶ τὸ δεκαχαλκον ἐκακεῖτε δηνάριον. *Ten small pieces of brass were called a Penny.*

In the Brittish, or Welch, it is **Kenlog**, from being currant, because it goes away faster then other mony; as **Scavernog** is Welch for an Hare, because she runs over the Mountains faster than an ordinary Runner in *Wales* can overtake or catch her, as my honest friend Master *Owen Morgan*, that Country-man once (in good earnest) told me.

There are so many kind of Pence, as there are several Coun-

tries or Nations : our Engliſh penny is a Scottiſh ſhilling ; in the time of King *Edward* the firſt, our Engliſh penny, being round and unclipped, was to weigh two and thirty grains of Wheat, taken out of the midſt of the ear ; twenty of theſe pence made an ounce, and twelve of theſe ounces made a pound.

There were alſo golden pence, as we may find in *Didymus Claudius de Analog. Romanorum* : in a word I might diſcourſe *ad infinitum*, of the variety of pence ; as well for the form and ſtamp, as weight and value, though I ſought no further, than among thoſe of our Saxon Kings, but it were needleſs. I will only content my ſelf with our own ordinary penny, and ſtay my Reader a while, upon the not unpleaſant conſideration of the ſimple worth of a ſingle penny, reflecting or looking back as oft as I can, and (as *Pliny* adviſeth) upon my Title.

The ſimple worth of a ſingle Penny.

A Penny beſtowed in charity upon a poor body, ſhall not want and heavenly reward.

For a Penny you may in the Low-Countries, in any market, buy eight ſeveral commodities, as nuts, vinegar, grapes, a little cake, onions, oatmeal, and the like.

A penny beſtowed in a ſmall quantity of *Anniſeed*, *Aqua vitæ*, or the like ſtrong water, may ſave ones life, in a fainting or ſwound.

At the Apothecaries you may buy a penny worth of any of theſe things following. viz. *Lozenges for a could or cough, Juice of Liquoriſh, or Liquoriſh, a Diachilon Plaiſter for an Iſſue, Paracelſus, Oil of Roſes, Oil of Saint* Johns *wort, a penny-worth of each is good for a ſprain, Syrup-Lettice to make one ſleep, Jallop to give a purges, Mithri ate to make you ſweat, if you have taken cold, or good to expel and prevent infection ; Dioſcordium. Diacodium ; if you cannot ſleep.*

For a penny, you may hear a moſt eloquent Oration upon our Engliſh Kings and Queens, if, keeping your hands off, you ſeriouſly liſten to him, who keeps the Monuments at *Weſtminſter*.

Some, for want of a penny have been conſtrained to go from *Weſtminſter* about by *London-bridge* to *Lambeth* ; and might ſay truly *Defeſsi ſumus ambulando*.

You

You may have in *Cheapside*, your penny trippled in the ſame kind; for you ſhall have *Penny-Graſs*, *Penny-wort*, and *Penny-Royal* for your penny.

For a penny, you may ſee any Monſter, Jackanapes, or thoſe roaring boyes, the Lyons.

For a penny, you may have all the news in *England*, and other Countries; of Murders, Floods, Witches, Fires, Tempeſts, and what not, in the weekly News-books.

For a penny, you may have your horſe rubbed and walked, after a long journey; and being at Graſs, there are ſome that will breath him for nothing.

For a penny you may buy a fair Cucumber; but not a Breaſt of Mutton, except it be multiplyed.

For a penny, you may buy *Time*, which is precious, yea, and *Thrift* to if you be a bad Husband.

For a penny, an Hoſteſs, or an Hoſtler, may buy as much Chalk, as will ſcore up thirty or forty pounds; but how to come by their mony, that let them look to.

For a penny, you may have your Dog worm'd, and ſo be kept from running mad,

For a penny doubled, a Drunkard may be guarded to his lodging, if his head be light and the evening dark.

For a penny, you ſhall tell what will happen a year hence (which the Devil himſelf cannot do) in ſome Almanack, or other rude Country.

An hard-favoured and ill bred wench made penny-white, may (as our times are) prove a gallant Lady.

For a penny, you might have been advanced to that height, that you ſhall be above the beſt in the City, yea the Lord Mayor himſelf; that is, to the top of *Pauls*.

For a penny, a miſerable and covetous wretch, that never did or never will beſtow penny on a Doctor, or Apothecary for their Phyſick or advice, may provide a remedy for all diſeaſes, *viz.* a *Halter*.

For a penny, you may buy a diſh of Coffee, to quicken your Stomack, and refreſh our Spirits.

For a penny, you may buy the hardeſt book in the World; and which at ſometime or other have poſed the greateſt Clerks in the Land, *viz.* an Horn-book: the making up of which book imployed above thirty Trades.

In ſo great eſteem, in former times, have our Engliſh pence been, that they have been carried to *Rome* by Cart Loads.

For a penny you may ſearch among the Rolls, and withall give the Maſter good ſatisfaction: I mean in a Bakers basket.

For a penny, a Chamber-maid may buy as much Red-oaker as will ſerve ſeven years for the painting of her Cheeks.

For a penny, the Monarch in a Free-ſchool may provide himſelf of as many Arms, as will keep all his rebellious Subjects in awe.

For a penny, you may walk within one of the faireſt Gardens in the City, and have a Noſe-gay or two made you of what ſweet flowers you pleaſe, to ſatisfie the Senſe of Smelling.

And for a penny, you may have that ſo uſeful at your Trencher, as will ſeaſon your meat, to pleaſe your taſte a moneth.

For a penny, you may buy as much wood of that Tree, which is green all the year, and beareth Red-berries, as will cure any ſhrews Tongue, if it be too long for her mouth, *viz.* A Holly-wand.

A penny may ſave the credit of many, as it did of four or five young * Scholars in *Cambridge*, who going into the Town to break their faſt with Puddings, (having ſent to their Colledge for bread and bear) the Hoſteſs brought them twelve Puddings broil'd, and finding among themſelves, that they had but eleven pence, they were much troubled about the other penny: they not having any book about them, to lay in pawn for it, quoth one, bolder than the reſt, *Audaces fortuna juvat*; Fortune favours the venturous, and biting off a piece of the puddings end, by wonderful luck ſpit out a ſingle penny that paid for it, which it ſeems was buried in the Oatmeal, or Spice, ſo that for that time they ſaved their credits. But I will leave this diſcourſe of a pennie's worth to their judgements and experience, who having been troubled with overmuch money, afterward in no long time, have been fain (after a long Dinner with Duke *Humphrey*) to take a nap upon a penny-leſſe bench, onely to verifie the old Proverb, *A fool and his money is ſoon parted.*

* *Some of them are yet living in* London.

How Mony may many wayes be ſaved in Diet, Apparel, Recreations, and the like.

AS there are infinite ways and occaſions of ſpending and laying out money, which were ſuperfluous here to recount, where-

of

of some may be well omitted, but others not, except we would want meat, drink, and our apparel, with other external necessaries, as horses, armour, books, and the like; in a word whatsoever may conduce to our profit or honest pleasure: yet in husbanding our money in all these, there is a great deal of caution and discretion to be used For most true it is, that of all Nations in *Europe*, our English are the most profuse and careless in the way of expence; go into other Countries (especially *Italy*) the greatest *Magnifico* in *Venice*, will think it no disgrace to his *Magnificenza* to go to Market, to choose and buy his own meat, what him best liketh: but we in *England*, scorn to do either, surfeiting indeed of our plenty, whereof other Countries fall far short. Insomuch, as I am perswaded, that our City of *London*, of it self alone, eateth more good Beef and Mutton in one moneth, than all *Spain*, *Italy*, and a part of *France*, in a whole year. If we have a mind to dine at a Tavern, we bespeak a dinner at all adventures, never demanding or knowing the price thereof till it be eaten: after dinner, there is a certain sawce brought up by the Drawer, called a *Reckoning*, in a Bill as long as a Brokers Inventory. I have known by experience, in some Taverns, sometimes of at least twice, and sometimes thrice as much as the meat and dressing hath been worth: no question but a fair and honest gain is to be allowed in regard of house-rent, linnen, attendance of servants, and the like: there are without doubt very many Taverns very honest and reasonable, and the use of them is necessary: for, if a man meets with his friend or acquaintance in the street, whether should they go, having no friends house near to go into, especially in rainy or foul weather, but to a Tavern? where for the expence of a Pint or Quart Wine, they may have a dry house and room to conferr and write to any friends about business; but to have in a Bill 8.*s.* brought up for an ordinary Capon (as my Lord of *Northampton*'s Gentleman had at *Greenwich* in King *James* his time) 7. or 9. s. for a pair of Soals, four shillings for a dozen of Larks, would make a Florentine run out of his wits: how excellently in some houses are their Neats tongues poudered, when the Reckoning is brought you up? Again, what can be more distasteful to an ingenious and free spirit, than to stand to the courtesie of a nimble tongu'd drawer, or his many ring'd Mistress, whether they or your self shall have the disposal of your money. It is no small sum that our young Gallants might save a year, if they would be wise in this respect.

Many times more is drunk wastefully in Wine after a compitent dinner, than would pay for two dinners with temperance; and the body surfeited.

Men

Men commonly are very cautious in purchasing bargains of great value, as buying of Houses, Horses, or rich Apparel, or any other Commodity of the like nature; but for small expences, as a penny or two pence at a time, that many flatly lay out about trivial things, they are altogether regardless of; and for the most part, those are most free in spending these small sums, who have nothing else to spend, when their wives and children are ready to starve. Now a frequent custom of these small expences, in a short time, arise to a considerable sum: as 1.s. *a day spent, cometh to* 18.l. 5.s. 6.d. *in the year; And* 1.d. *a day to* 1 l. 10.s. 5.d. *in the year: And a man of credit may take up at interest* 25.l. *for* 1.d. *a day, being the full use of that sum, after the rate of six* per. Cent.

Moderation far more cheap and more healthful than abundance.

Beside, in your own private House or Chambers a dish or two, and a good stomack for the Sawce shall give you more content, continue your health, and keep your body in better plight than variety of many dishes; this pleased ever the wisest and best men. *Horace* affirmeth him to live healthy and happily: *Cui splendet in mensa tenubi Salinum:* meaning, by the small and poor Saltseller, a slender and a frugal diet. *Curius* that noble Roman, a man of marvellous honesty, temperance, and valour, (who overcame the *Samnites* and *Pyrrhus* himself) when the Ambassadors of the *Samnites* brought him a vast sum of Gold, they found him sitting by the fire, and seething of Turnips for his dinner, with an earthen dish in his lap, at which time he gave them this answer, I had rather eat in this dish, and command over them that had gold, than be rich my self. A while after, being accused for deceiving the State of money, which he had gotten in his conquests and kept to himself: he took a solemn Oath, that he saved no more of all he got but that one Tree'n or wooden Barell, which he had there by him.

The great frugality of the Italians, Spaniards, and Turks.

Marvellous was the temperance of the Romans in their diet, as also of the Turks at this day, the Italians and Spaniards: but it is in them natural, not habitual, and by consequence no vertue, as themselves would have it. For the Inhabitants of hot Countries, have not their digestion so strong, as those under cold climates, whose bodies, by an *Antiperistasis* or surrounding of the cold, have the natural heat repelled and kept within them. Which is the reason, that the Northern Nations are of all other the greatest eaters and drinkers; and of those the French say, we of *England* have the best stomachs, and are the greatest Trenchermen of the world, *Les Anglois sont les plus gros mangueurs, de tout la monde:* but they

they are deceived, those of *Denmark* and *Norway* exceed us, and the Russian them. (*a*) I confess we have had, and have yet, some remarkable eaters amongst us, who for a wager would have eaten with the Best of them, as *Wolmer* of *Windsor*, and not long since *Wood* of *Kent*, who eat up at one dinner, fourteen green Geese, equal to the old ones in bigness, with sawce of Gooseberries, according as I heard it affirmed to my Lord *Richard* Earl of *Dorset*, at a dinner time at his house at *Knowl* in *Kent*, by one of his Gentlemen, who was an eye witness to the same. But the truth is, that those men, live the longest, and are commonly in perfect health who content themselves with the least and simplest meat, which not only saves the purse, but preserves the body, as we may see in *Lancashire*, *Shropshire*, *Cheshire*, *Yorkeshire*, and other Counties which are remote from the City; and it is Master *Cambdens* observation in his *Britannia*, *Ut diutius vivant que vescuntur Lectiniis*, They commonly are long liv'd, who live by white meats, as milk, butter (*b*) cheese, curds, and the like. For *Multa ferculà multos morbos gignere*, (*c*) was truly said of S. *Hieroms*, as being apt by their sundry and opposite qualities to breed much corruption. How healthful are Scholars in our *University*, whose commons are no more then needs must! Neither would I have any man starve himself to save his purse, as an Usurer confessed, upon his death-bed, how he was above two hundred pounds indebted two his Belly, for breakfasts, dinners, and suppers, which he had defrauded it of in Term-times at *London*, and in other places, employing his mony to other miserable purposes.

Another rich Usurer, who made it his custom every term to travel to *London* on foot, in ragged cloathes, and who sometimes did beg of the thieves themselves, was so well known, that at the last they took notice of him, and examining his pockets, they found little store of Silver, but a great blackpudding, in one end whereof his Gold was. The Usurer pleading hunger, desired the thieves for God's sake to give him half of't back again, which granted, and the Usurer finding it to be the wrong end, he desired them to give him some of the fat in the other end to his lean. No, you Rogue, said the theives, you have had your cut already, you shall not have a crumb more.

Mony may be well saved in travel or in Town; if three or four shall joyn their purses; and provide their diet at the best hand; it is no shame so to do, I have known also some, who

a Mariot of Grais Inne, *as great an eater as any of late days, could sometime eat up three or four shillings in mutton a meal, and other fine meat with it: ye upon his own purse, he often feeding on course meats, made six or eight pence serve him a meal.*

b old Par living about one hundred and seventy years rarely eat any flesh.

c Many dishes bread many diseases.

have been very skilful in dreſſing their own diet. *Homer* tells us, that *Achilles* could play the Cook excellently well: and I believe it were not amiſs for our Engliſh Travellers ſo to do, in Foreign Countries, for many reaſons I have known.

A miſerable Uſurer many dayes together at a Cooks in London, *did agree to have a large meſſe of pottage about noon, and a draught of ſmall beer, if required; and as many chippings of bread in his pottage as he would put in paying one penny a day, being all the feeding he had: if in the Winter, the benefit of a fire, and in the Summer a further allowance for ſmall beer.*

And execrable is the miſerable and baſe humour of many, who to ſave their mony will live upon vile and loathſom things, as *Muſhrooms*, *Snails*, *Frogs*, *Mice*, young *Kitlings*, and the like. In time of extream dearth or famine, people (I confeſs) have been driven to look out, for whatſoever could nouriſh, and (as we ſay) keep life and ſoul together; yea, and of far worſe things than theſe, as *Joſephus* reporteth of the Jews, in that horrible and fearfull famine in *Hieruſalem*, at the time of the ſiege by *Titus* and *Veſpaſian*; ſuch we blame not: moſt blame worthy are they, who as it were ſurfeiting of, or loathing, that abundant plenty of all good and wholſom meats God hath afforded us in this Land, and which by name he hath commended to his people, make theſe ſtuff their greateſt dainties, as I have known Ladies, who when they have eaten till they could eat no more of all the dantieſt diſhes at the Table, yet they muſt eat the leggs of their larks, roſted anew in a greaſy tallow Candle, and if they carve but a piece of a burnt Claw to any Gentleman at the Table, he muſt take it as an extraordinary favour from her Ladyſhip. It were much to be wiſhed, that they were bound to hold them to their diet in a dear year, or a wet ſpring, when *Frogs* and *Snails* may be had in greateſt abundance.

Of Thrift and good Husbandry in Apparel.

YOU muſt, if you would keep Mony in your purſe to uphold your credit, at all times, be frugal and thrifty alſo in your Apparel, not dogging the Faſhion, or ſetting your Tailor on work at the ſight of every Monſieurs new Suit. There is a middle, plain, and decent garb, which is beſt and moſt to be commended: this is commonly affected of the moſt ſtayed and wiſeſt.

I have obſerved, that in the year 1667, *many that had loſt thouſands by the late dreadful Fire, both men and women, that have worn the beſt of cloathing, ſaid, that they wear over their old cloaths again, by altering of them in a plain way. Thouſands now have Eſtates to repair, and therefore muſt not deſpiſe ſmall things, it is good to a-*

bridge

bridge or take away petty charges, and to stoop to petty gettings; also, a man ought to avoid all charge begun that will continue.

What mony might be saved if we were so wise as the Dutch or Spaniard, who for these two or three hundred years, have kept themselves to one Fashion? But we, the Apes of *Europe*, like *Proteus*, must change our shapes every year, nay, quarter, moneth and week, as well in our Doublets, Hose, Cloaks, Hats, Bands, Boots, and what not? that Emblem was not unproper, which once I saw in *Antwerp*, which was a He and Shee-Fool turning a double rimmed Wheel upon one Axletree, one on the one side, and the other on the other, upon the He-fools Wheel, were the several fashions of mens Apparel; on the other Wheel, of womens; which, with the revolution of time, went round, and came into the same place, use, and request again; that for the present which was aloft, and followed of all, by and by cast down and despised. I see no reason, why a Frenchman should not imitate our English fashion, as well as we his; What, have The French more wit then we, in fitting cloaths to the Body, or a better invention or way in saving mony in the buying, or making of Apparel? Surely, I think not: it may be our English, when they had to do in *France*, got a humour of affecting their fashions, which they could not shake off since: there is no man ever the warmer, or ever the wiser for a fashion, (so far forth as it is a fashion) but rather the contrary, a fool, for needless expence, and suffering himself to quake for cold; when his cloaths in the fashion must be cut to the skin, his Hat hardly cover his crown, but stands upon his Periwig like an Extinguisher: and we know, by ridiculous experience, every day in the street, that our Ladies, and waiting women, will starve and shiver in the hardest frost, rather than they will suffer their bare Necks and Breasts to pass your eyes unveiwed. But some will say (as I have heard many) there is no man now adayes esteemed, that follows not the fashion. Be it so: the fashions of these times are very fit to be observed, which is, to be deeply indebted to Mercers, Haberdashers, Sempsters, Tailors; and other Trades, for the fulfilling of a fashionable humor, which a thrifty and wise man avoideth, accommodating himself with apparal fair and seemly, for half or a third part of others charge. What makes so many of our City-Tailors arise to so great Estates, as some of them have,

The commendable custom of the Dutch and Spaniards in their Apparel.

and to build ſo brave Houſes, but the Faſhion? Silk-men and Mercers to buy ſuch goodly Lordſhips in the Countries, where many times they are choſen High Sheriffs, but the Faſhion? And I would fain know of any of our prime *Faſhion*-mongers, what uſe there is of lac'd Bands, of ſix, ſeven, and eight pounds the Band; nay of forty and fifty pound the Band: Such daubing of Cloaks and Doublets with gold and ſilver points, of five and eight pound the dozen, to dangle uſually at the knees, *Philopœmon*, a brave Commander among the Græcians (as *Plutarch* reporteth) commanded that all the gold and ſilver which he had taken away from his Enemies (which was a very great quantity) ſhould be employed in gilding, inlaying of Swords, Saddles, Bridles, all warlike furniture both for his Men and Horſes. "*For Gold and* "*Silver worn by Martial men, addeth, ſaith* Plutarch, *Courage and* "*Spirit unto them; but in others effeminacy, or a kind of Womaniſh* "*vanity.* *Moderate durant*, Things that are moderate do endure, *Mediocria firma*, Things of mediocrity are firm, were the Motto's of two as grave and great Counſellors, as were (of their time) in *England*. A Gentleman in a plain Cloth Suit well made, may appear in the preſence of the greateſt Prince. The Venetians, as wiſe a People and State as any other in *Europe*, are bound by the Laws of their Common-wealth, that their upper Garment (worn within the City) ſhould ever be of plain black: Yea, the greateſt Princes go many times the plaineſt in their Apparel. *Charles* the fifth, Emperour, the Bulwark and Moderator of Chriſtendom in his time went very plain, ſeldom or never wearing any gold or ſilver, ſave his order of the *Golden Fleece*, about his Neck. *Henry* the Fourth King of *France*, (worthily ſtiled the ninth Worthy) many times in the heat of Summer would only go in a Suit of Buckram, cut upon white Canvas, or the like; ſo little they, who had the Kernel of Wiſdome and Magnanimity, cared for the Shell of gaudy Apparel: and it is worthy the obſervation, how for the moſt part, the rareſt and moſt excellent men, in inward knowledge and multiplicity of Learning have been moſt negligent and careleſs in their Apparel, and, as we ſay, Slovens; *Eraſmus* ſaith of Sir *Thomas Moor*, *Quod à puero ſemper in veſtitu fuit negligentiſſimus*, That from a Child he was ever moſt careleſs and ſlovenly in his Apparel. *Paracelſus* we read to have been the like; and, to parallel him, our late Maſter *Butler* of *Cambridge*, that learned and excellent Phyſician.

In *Philopœmon.*

In *Farrag Epiſtolarum.*

The greateſt Scholars have been the greateſt ſlovens and they have taken it to be no diſcredit to them.

Of

Of Scholars and Wits in all Ages, both Poets and others, ſome there have been who of force, and againſt their own will, have been forced to keep an old faſhion. I remember what an old Poet, of excellent parts for Learning and pleaſant Diſcourſe, did many years ſince tell me: A Gentleman of a great Eſtate, in Derby-ſhire, *deſiring his company into the Country with him, it being in the long Vacation, in Summer-time, when great Breeches had been much in faſhion, with baggings out at the knees, taking up much cloath, and great ſtore of linings: This Scholar being at preſent very low in his fortunes, had worn very long and threabare a Suit of this faſhion, till his linings being ſo broke that he was fain every night when he put them off, to be a long time putting them in order that he might find the way to put them on in the morning: But in the morning, the Gentleman coming into the Room, and taking up his Breeches, threw them upon his Bed, ſaying he was a ſlugger-bed. Oh Sir, ſaid the Scholar, you have undone me, for I was a great while ſetting of my Breeches the laſt night, and now I ſhall not know how to get my Legs into them; the Gentleman fell into a laughter, and ſent for a Taylor to make him a new Suit. This is as near the Story as I can remember, according to the Scholars own Relation, about* 1625.

There is much mony to be ſaved in Apparel, in choice of the ſtuff, for laſting and cheapneſs: and that you may not be deceived in the ſtuff or price, take the advice of ſome honeſt Taylor, your friend, as no queſtion but every where there are many. I will inſtance in one; In *Cambridg* there dwelt, ſome twenty or thirty years ago one *Godfrey Colton*, who was by his Trade a Taylor, but a merry companion, with his Taber and Pipe, and for ſinging all manner of Northern Songs, before Nobles and Gentlemen, who much delighted in his company; Beſide, he was Lord of *Sturbridge* Fair, and all the miſorders there. On a time, an old Doctor of the Univerſity, brought unto him, five yards of pure fine Scarlet, to make him a Doctor of Divinities Gown: and withal, deſired him to ſave him the leaſt ſhred, to mend an hole, if a moth ſhould eat it: *Godfrey* having meaſured, and found that there was enough, laid it by: Nay, quoth the Doctor, let me ſee it cut out ere I go; for though you can play the knave abroad, I think you are honeſt at home, and at your work. God forbid elſe, quoth *Godfrey*, and that you ſhall find by me; for give me but twenty ſhillings from you, and I will ſave you forty in the making of you Gown: that I will, ſaid the Doctor, (who was miſerable enough) with all mine heart; with that he gave

him two old *Harry* Angels out of his Velvet Pouch; which *Godfrey* having put into his pocket, the Doctor desired him to tell him how he would save him Forty shillings: marry will I (quoth *Godfrey*) in good faith Sir, let some other Tailor in any case make it; for if I take it in hand, I shall utterly spoil it, for I never in all my life, made any of this fashion. I report this for the credit of honest Tailors, who will ever tell their friends the truth.

Of Recreations.

OF Recreations, some are more expensive than others, as requiring more addresse and charge: as Tiltings, Masques, Playes, and the like, which are proper to Princes Courts: but I speak of those, which are proper to private men; for such is our nature, that we cannot stand long bent, but we must have our relaxations, as well of mind as body; for of Recreations, some are proper to the mind and speculation, as reading of delightful and pleasant Books, the knowledge of the Mathematical, and other contemplative Sciences, which are the more pleasing and excellent, by how much the pleasure of the Mind excelleth that of the Body; others belong to the body, as walking, riding upon pleasure, shooting, hunting, hawking, bowling, ringing, *Paill Maill*, or *Pell Mell*, and the like, which are Recreations without doors: Others there are within doors; as Chesse, Tables, Cards, Dice, Billiards, *Gioco d' oco*, and the like: but the truth is, the most pleasing of all is, Riding with a good Horse and a good Companion, in the Spring or Summer-season, into the Countrey, when blossoms are on the Trees, flowers in the Fields, Corn and Fruit are ripe; in Autumn, what sweet and goodly prospects, shall you have on both sides of you upon the way, delicate green Fields, low Meadows, diversity of Crystal streams, Woody Hills, Parks with Deer, Hedg-rows, Orchards, Fruit trees, Churches, Villages, the Houses of Gentlemen, and Husbandmen, several Habits and Faces, variety of Country Labours and Exercises: And if you happen (as often it falleth out) to converse with Country men of the place, you shall find them for the most part understanding enough to give you satisfaction, and sometimes Country Maids, and Market Wenches, will give as unhappy answers, as they be asked knavish and uncivil questions;

That Recreation which is most pleasant.

queſtions; others there be, who out of their ruſtical ſimplicity, will afford you matter of mirth, if you ſtay to talk with them. I remember, riding once by Horn-Caſtle, near to *Stikeſwold* in *Lincoln*-ſhire, in the heat of Summer, I met with a Swine-heard, keeping his Hoggs upon a Fallow field. My friend (quoth I) you keep here a company of unruly Cattel: I poor ſouls, they are indeed (quoth he). I believe, ſaid I, they have a Language among themſelves, and can underſtand one another: I, as well as you and I. Were they ever taught? Alaſs, poor things, they know not one letter of the book, I teach them all they have: Why, what ſaith that great Hog with red ſpots (quoth I) that lies under another, in his grunting Language; marry he bids him that ſleeps ſo heavy upon him to lye further off. But to our purpoſe, the moſt ordinary Recreations of the Countrey are Foot ball, Skales, or Nine-pins, Shooting at Buts, Quaits, Bowling, running at the Baſe, Stoolball, leaping and the like; whereof ſome are too violent, and dangerous: the ſafeſt Recreations are within doors (but not in regard of coſt and expence) for thouſands ſometimes are loſt at Ordinaries, and Dicing houſes: yea, I have known goodly Lordſhips to have been loſt at a caſt, and for the ſport of one night, ſome have made themſelves beggars all their lives after.

Recreation is ſo called *à Recreando*, that is, (by a Metaphor) from creating a Man a new; by putting Life, Spirit, and Delight into him, after the powers of his mind and body have been decayed, and weakned with over-much contemplation, ſtudy, and labour, and therefore to be uſed only to that end. Some go for Recreations, which trouble and amuſe the mind, as much, or more than the hardeſt ſtudy: as Cheſs, which King *James* calleth therefore, *Over-Philoſophical a folly:* and indeed, ſuch Recreations are ſaid to be uſed, that leave no ſting of Repentance for ſin committed by them, or grief and ſorrow for loſs of money and time, many dayes after: I could inſtance many of that nature: but I will only give ſome general Rules to be obſerved in ſome of them. *In Baſilicon doron.*

If you have a mind to Recreate your ſelf by play, never adventure but a third part of that Money you have: let thoſe you play withal, be of your acquaintance, and not ſtrangers, if you may avoid it. *Excellent Rules for Recreation.*

Never miſs time your ſelf, by ſitting long at play, as ſome will do

do, three or four days and nights together, and ſo make your ſelf unfit for any buſineſs in many dayes after.

Never play until you be conſtrained to borrow, or pawn any thing of your own; which becometh a baſe Groom better than a Gentleman.

Avoid quarrelling, blaſphemous ſwearing; and in a word never play for more than you are willing to loſe; that you may find your ſelf after your paſtime, not the worſe, but the better, which is the end of all Recreations.

There are ſome, I know, ſo baſe and penurious, who for fear of loſing a penny, will never play at any thing; yet rather than they ſhould want their Recreation, I would wiſh them to venture at Span-counter, and Duſt-point with School-boyes, upon their ordinary play-days, in a Market-place, or Church-porch:

Gaming it a Witchery, nouriſhed by Idleneſs and Sloth, ſeldome left if delighted in: The place of Gaming of the common ſort, would make honeſt men aſhamed, and loath their company, and cuſtom of the worſer ſort: as commonly about the Evening they meet, called by ſeveral names, Hectors, Trappanrs, Guilts, Pads, Brigs, Prigs, Divers, as Lifters, Foilers, Sulkers, Droppers, Famblers, Donnakers, Croſsbiters, all Rocks, many fitted for Tiburn.

Kid-nappers, Vochers, Millikens, Pymen, Decoys, Shopliſterss, Famblers, the Devil prepares them for Tyburn, for that is the end of many of their deſperate Rout. Theſe are for the moſt part the Canting Language of the Newgate-Birds, and many of them as very Theeves upon any opportunity: they'l have your Sword, or Cloak, or Handkercheif, Knife, Gloves; Sometimes ſo baſe, as to rip gold Lace, or twitch off Buttons, and often picking your pocket: But if a Hector throw with a dry fiſt at a ſum of money, and nick you, 'tis theirs; If they loſe, they owe you ſo much money: this begets many quarrels, & ſometimes you muſt endure an affront, or engage a Duel, not only loſing precious time, but your life alſo. Therefore, as you; love your life or credit, avoid Gaming, except as aforeſaid: For moſt men find, if they uſe Gaming but one year, not one in forty gaineth; for the Box devoureth all the profit.

Of ſuch courſes that men in want may take, to live and get Money.

IF a man hath fallen into poverty or diſtreſs, either by death of Friends, ſome accident or other by Sea or Land, ſickneſs, or the

the like; let him not deſpair; for, *Paupertas non eſt vitium*: and ſince the common-wealth is like unto an humane body, conſiſting of many members, ſo uſeful each to either, as one cannot ſubſiſt without the other; as a Prince his Council, and Statesmen are as the Head; the Arms, are men of Arms; the Back the Commonality; Hands and Feet, are Country and Mechanique Trades, &c. So God hath ordained, that all men ſhould have need one of another, that none might live idlely, or want imployment; wherefore idleneſs, as the bain of a Commonwealth, hath a curſe attending upon it, it ſhould be cloathed with rags, it ſhould beg its bread, &c. (*a*) I remember I have read in an *Italian* Hiſtory, of one ſo idle, that he was fain to have one help him to ſtir his Chaps when he ſhould eat his meat. Now if you would ask me, What courſe he ſhould take, or what he ſhould do, that wanteth mony, let him firſt bethink himſelf, to what profeſſion or Trade of life he hath been formerly brought up: If of the inferiour rank of people, as a Trades-man or Artificer, for thoſe are the perſons moſt concerned in this General complaint, to ſhow how they may remedy what they complain of.

(*a*) *A proper youug man begging of a Gentleman on the way in Oxfordſhire, the Gentleman chib him, and told him, that a man of his youth and limbs, might be aſhamed to beg, whereupon the begger ſaid, He was troubled with a bad diſeaſe, of which he was aſhamed. The Gentleman giving him two pence, & riding forward ſent his man back to know what his deſeaſe was; The begger refuſing to tell him, and being threatned to be cudgeled, he told tht Servingman in plain Engliſh that his diſeaſe was idleneſs, by ſome men called ſloth.*

Firſt, Let them be diligent and induſtrious, in their ſeveral trades and callings.

Secondly, let them avoid all ſuch Idle ſociety, that ſquander away a great deal of time at a cheap rate.

I ſhall Inſtance, in thoſe ſober and civil Conventions, as at Coffee-houſes and Clubs, where Little Mony is pretended to be ſpent but a great deal of precious time loſt, which the perſon never thinks of, but meaſures his Expences, by what goes out of his pocket, nor conſiders what he might have put in by his labour, and what he might have ſaved, being Employed in his ſhop, as for example.

A mechanick Tradeſman it may be goes to the Coffee-houſe or Ale-houſe in the Morning to drink his mornings Draught, where he ſpends two pence, and in ſmoking and talking conſumes at Leaſt an hour: in the Evening about ſix a clock he goes to his two penny club and there ſtayes for his two pence till nine or ten, here is four pence ſpent and four hours at leaſt loſt, which in moſt Mechanick Trades, cannot be reckoned leſs than a ſhilling, and if he keep Servants, they may loſe him near as much by idling or ſpoyling his goods,

which his preſence might have prevented, ſo that upon theſe conſiderations, for this his ſuppoſed groat a days expences, he cannot reckon leſs then ſeven groats, which comes to fourteen ſhillings a week, (ſundays excepted) which is thirty ſix pound ten ſhillings a year, A great deal of Mony in a poor Tradeſmans Pocket. If brought up to no, Trade to what his Genius or Natural diſpoſition ſtands moſt affected unto: if he hath a mind to travel, he ſhall find entertainment in the *Netherlands*, who are the beſt pay-maſters, except the Emperiour of *Ruſſia* and the *Venetians*, (I mean, for the moſt means) in *Europe*. If you liſt not to follow the Wars, you may find entertainment among our new Plantations in *America*, as *New England*, *Virginia*, the *Barbados*, Saint *Chriſtophers*, and the reſt; where, with a great deal of delight, you may have variety of honeſt employment, as Fiſhing the Net or Hook, Planting, Gardening, and the like; which beſide your maintenance, you ſhall find it a great content to your Conſcience, to be in action, which God commands us all to be: if you have been ever in Grammar-ſchool, you may every where find Children to teach, ſo many, no doubt, as will keep you from ſtarving, and it may be in a Gentlemans houſe; or if you get entertainment of any who followeth the Law, or practiſeth Phyſick, you may with diligence and practiſe prove a Clerk to himſelf or ſome Juſtice of the peace: by the other you may get the knowledge and nature of Herbs, and all Forein Druggs from his Apothecary, and perhaps many good Recepts for Agues, Wounds, and the like; I have known many this way to have proved in a Countrey Town tollerable Phyſicians, and have grown rich. If being born a Gentleman, you ſcorn (as our Gentleman do) to do any of theſe, you may get to be a Gentleman Uſher to ſome Lady or other: they are not few that have thrived paſſing well this way, and in a word, rather then be in miſerable and pittileſs want, let a man undertake any vocation and labour, alwayes remembring that homely (but true) diſtich of old *Tuſſer's*,

Think no labour ſlavery,
That brings in penny ſavory.

The times in no age was ſo hard as to deny Induſtry and Ingennity a livelyhood: the Soul dier may live by the exerciſe of his ſword, as the Scholar by the exerciſe of his pen, and not pretend unto that, which he underſtandeth not.

There is no torment to the want of mony; it puts a man upon unlawful and forbidden actions; and like the ſtrapado, it often ſtretcheth him an inch beyond his length.

And as a neceſſary Rule hereto co-incident, let every man endeavour by dutiful diligence to get a friend; and when he hath found him (neither are they ſo eaſily found in theſe days) with all care to keep him, and to uſe him as one would do a Chriſtial or

Venice

Venice Glaſs to take him up ſoftly, and uſe him tenderly; or as you would a ſword of excellent temper and mettel, not to hack every gate, or cut every ſtaple and poſt therewith, but to keep him to defend you in your extremeſt danger. Falſe and ſeeming friends are infinite, and ſuch be our ordinary acquaintance, with the complement of, Glad to ſee you will, How have you done this long time, &c. and with theſe we meet every day. In a word, for a concluſion, let every one be careful to get and keep mony, know the worth of a penny; *There is no companion like the penny: be a good Husband, and thou wilt ſoon get a penny to ſpend, a penny to lend, and a penny for thy friend*; and ſince we are born, we muſt live, *Vivious nous*, let us live as well, as merrily as we can in theſe hardeſt times; and ſay every one of us, as Sir *Roger williams*, that brave Souldier ſaid to Queen *Elizabeth*, when he wanted pay for himſelf and his Soulders, *Madam*, I tell you true, we will be without mony for no mans pleaſure.

This little Book of the worth of a penny, was newly Re-printed a little before the laſt great Plague, and the Impreſſion ſoon being ſold, and that friend of Mr. Peachams *that Publiſhed it, did prepare and fit this ſaid Book, with ſome more additions, among which was ſome momorable obſervations of the yearly Bills of Mortality, but being ready for to Print, the dreadful Fire falling upon the place, conſumed that little Book, with thoſe new aditions; but with them many other Manuſcripts of greater worth, notwithſtanding this great loſs the ſaid publiſher could not at preſent publiſh his Collection of the yearly Bills of Mortality, yet he publiſhed the ſaid book anew again by the* 17 th. *of* May 1667. *which ſaid laſt Impreſſion being all ſold, the ſaid Publiſher, having gained thoſe yearly Bills of Mortality, with ſome Motives againſt the fear of Death, and of the Danger if not being well prepared, with ſome Obſervations of this preſent bad Age, hath now again reprinted it.*

This Table or Catalogue is chiefly to put thee in mind of Gods great Judgments, God daily and hourly inflicts upon mankind: And likewiſe to ſhew how many Deſeaſes, Man by his exorbitancies and debauchery draweth upon his own head: And for the preſent Age, although the complaints of every Age were always, the preſent time the worſt, yet all wiſe men do confeſs, that ſome times exceed others in evil. Gods Judgments have ſhewed his mind: Let every man take his own heart to task, and at once be his own Accuſer, and Judge, to condemn his private Errors, and puniſh them with Death. Talking and cenſuring are delayes dangerous:

we are not ſo ignorant but to believe we are daily dying, having no certainty of an hour: we have heard of ſo many thouſand Generations paſſed, we have ſeen ſo many hundreds dye within our knowledge, that it is ſtrange any man ſhould perſume of any time: We receive life upon the terms of re-delivery, think there is but one common road to all fleſh, there is no by-paths of farther or nearer way, no not for Princes. Even company it ſelf abateth miſeries, and the commonneſs of an evil maketh it leſs fearful: neceſſity maketh ſome things eaſie. What worlds of men are gone before us? Yea, how many thouſands out of one field? How many Crowns and Scepters lie piled up at the Gates of Death, which the owners have left there, as ſpoils to the Conqueror? Have we been at ſo many Graves, and ſo often ſeen our ſelves dye in our friends, and do we ſo fear, when our turn cometh? Let him fear Death that knows him as a Purſevant from Hell, whoſe conſcience accuſes him of a life wilfully filthy? Therefore labour to look death in the face, and ſhake him by the hand with a good conſcience: than if thou ſhouldſt be put to the cruelleſt manner of Death, as many Martyrs have freely undergone, it would not be terrible.

Daily meditate and think of Death, the ſerious and frequent thoughts of Death will prevent many a ſin; it will arm us againſt many temptations; it will ſecure us from many afflictions; and doting on the World; it will make us do much in a little time; it will make Death eaſie when it comes. Then you ſhall find what I commend to you in the end of this little Book, that would make you happy in living, and happy in dying, *viz.* A good conſcience in a healthful Body, and a competent Eſtate.

General

General Bills of Diseases and of the Plagues from 1642 to 1676.

Years	Total	Plague	Aged	Suddenly	Consumption	French-Pox.	Griping in the Guts.
1642	12156	1626	628	61	2374	18	
1643	13202	996	718	39	2651	15	
1644	10933	1492	678	29	2810	17	
1645	11479	1871	600	36	2257	20	
1646	13532	2436	743	49	2233	14	
1647	14059	3597	916	68	2433	10	
1648	9894	611	835	74	2200	10	
1649	10566	67	889	64	2388	18	
1650	8764	15	696	74	1988	29	0070
1651	10867	23	780	106	2302	15	0110
1652	12569	16	834	111	2410	18	0032
1653	10087	6	864	118	2286	21	0121
1654	13247	16	974	84	2868	20	0087
1655	11357	9	743	92	2606	29	0315
1656	13921	6	892	102	3184	23	0446
1657	12434	4	869	113	2757	25	0313
1658	14993	14	176	138	3610	53	0253
1659	14756	36	909	91	2982	51	0402
1660	15118	14	1095	67	3414	31	1061
1661	19771	20	302	108	3788	44	0835
1962	16554	12	215	86	3485	44	0866
1663	15356	9	1171	99	3260	72	1146
1664	18297	6	1154	95	3646	86	1288
1665	97306	68596	1545	116	4808	80	0676
1666	12738	1998	611	57	2592	49	2108
1667	15842	35	952	11	3087	65	3415
1668	17278	14	863	48	2858	39	4385
1669	19432	003	964	076	3162	51	3690
1670	20198	000	923	79	3272	52	2537
1671	15729	005	725	63	2710	50	2645
1672	18230	005	912	65	3165	64	2624
1673	17504	005	866	84	3320	48	1777
1674	21201	003	1032	101	3785	51	2083
1675	17244	001	1014	086	3148	75	2415
1676	18732	002	1007	84	3223	97	3321

FINIS.

An Advertiſement to the Reader.

MR. Peacham *many years ſince having finiſhed this little Book of* The worth of a Penny, *did read it unto me; and ſome eminent friends of his, being then preſent, we were much pleaſed with his Conceits. The cheif intent of printing it, was to preſent them to his friends. But ſome years after, Mr.* Peacham *dying, and the Book being ſo ſcarce, that moſt of the conſiderable Book-ſellers in* London *had never heard of it, many Gentlemen of great worth, were very importunate with me to Print the Book anew: but after much ſearch and inquiry, I found the Book without any Printers name, and without any true date; and having procured it to be licenſed and entred, and corrected all the miſtakes in it, I have in an orderly way, re-printed a ſmall number of them, word for word, as it was in the Original; onely a friend of his that knew him well in the* Low-Countries, *and when he was Tutor to the Earl of* Arundel's *Children, hath added ſome few Notes in the Margin, and tranſlated ſome Greek and Latin Sentences, wich were omitted in the firſt Impreſſion. To ſpeak much of the Worth of the Author, is needleſs, who by his own Works hath left unto the World a worthy memorial of himſelf. His Book called,* The Compleat Gentleman, *being in the year,* 1661. *re-printed the third time, and divers other Books of his. And, Reader, know, that there is no felicity in this life, nor comfort at our deaths, without a good Conſcience, in a healthful Body, and a Competent Eſtate; and moſt remarkable is the ſaying of that eminent wiſe man,* Induſtry is Fortune's right hand, and Frugality her left. *Read this Book over, and if thou haſt a penny, it will teach thee how to keep it: if thou haſt not a penny, it will teach thee how to get one: And ſo farewell.*

Books

Books Printed for *Thomas Lee*, and are to be Sold at his Shop at the *Turks-Head* in *Fleet-Street*.

Folio's.

PLutarchs *Lives* in Engliſh with a new Addition of twenty Lives: Never before publiſhed in Engliſh and now in this laſt Impreſſion, 1676, are added, the Lives of ſeveral eminent Perſons, Tranſlated out of *Andrew Thevet*.

A Syſtyme or Body of Divinity in ten books, wherein the fundamental Grounds of Religion are opened, Hereſies and Errors confuted, the Orthodox truth maintained; a work ſeaſonable for theſe Times wherein ſo many Articles of our Faith are queſtioned, and many groſs Errors of late publiſhed, to the Scandal of all good Chriſtians, the ſecond edition with many Additions, with the Authors Epiſtles, never to add any more hereafter.

Reſuſcitatio or bringing into publick Light, ſeveral Pieces of the works, Civil, Hiſtorical, Phyloſophical and Theological, hitherto ſleeping, of the Right Honourable *Francis Bacon*, Baron of *Verulam* Viſcount St. *Albans* in two parts, together with his Lordſhips Life by *William Rawley* D.D. his Lordſhip by firſt and laſt Chaplain.

Sylva Sylvarum, or a Natural Hiſtory in ten Centuries, together with *the Hiſtory Natural and Experimental of Life and Death*, or of the Prolongation of Life, publiſhed after the Authors Death, by *William Rawley* Doctor in Divinity one of his Majeſties Chaplains, whereunto is added, *Articles of Inquiry touching Metals and Minerals*, and *the New Atlantis*, with an Alphabetical Table of the Principal things contained in the ten Centuries, written by the Right Honourable *Francis* Lord *Verulam* Viſcount St. *Albans*, the tenth Edition, unto which is Added an Epitomy of another piece of his Lordſhips works, intituled *Novum Organum*, being tranſlated for the clearer underſtanding of this his Natural Hiſtory never *before* publiſhed in Engliſh.

Triumphs of God's Revenge againſt the ſin of Murder, with the Miraculous diſcoveries, and ſevere Puniſhment, thereof in thirty ſeveral Tragical Hiſtories, written by *John Reynolds*.

Author

In Octavo and Twelves.

The Right of Peace and War, in three Books, written in Latine by the Illustrious *Hugo Grotius*, together with the Life of the said Authour in English.

The Poems of Horace, consisting of *Odes Satyres*, and Epistles rendred in English, and Paraphrased by several persons.

The Spanish gallant, instructingmen. In their carriage, to be beloved of People.

Hugo Grotius his most choice discourse out of that Excellent Treatise *de veritate Religionis Christiani.*

1. Of God and his Providence.
2. Of Christ his Miracles and Doctrine.
3. For the Authority of the Scripture.
4. His Judgements in sundry points controverted, contained in his Vote for the Churches Peace.

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Shepheards Persons Guide.

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Noy's Maxims of the Law.

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